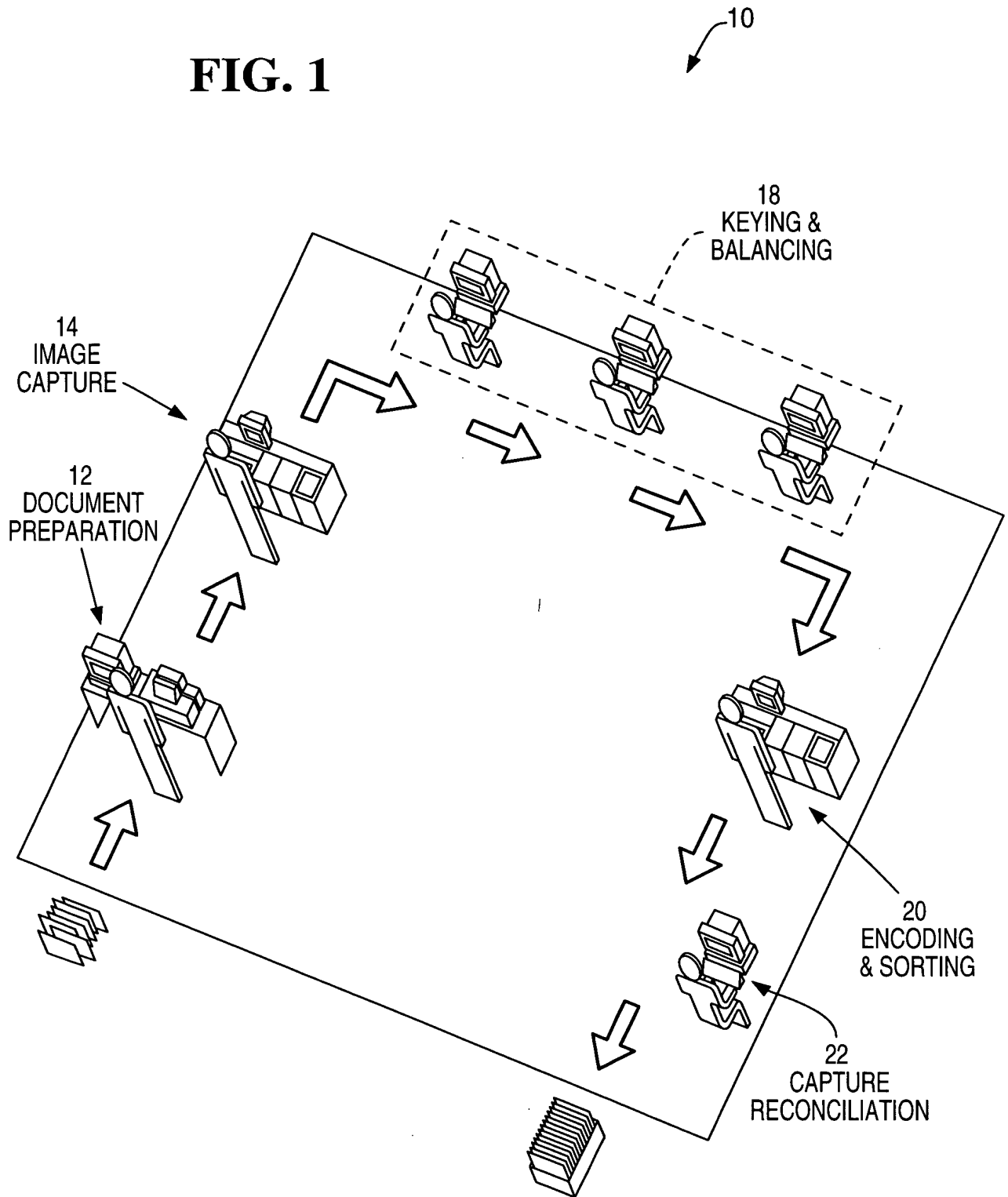


FIG. 1



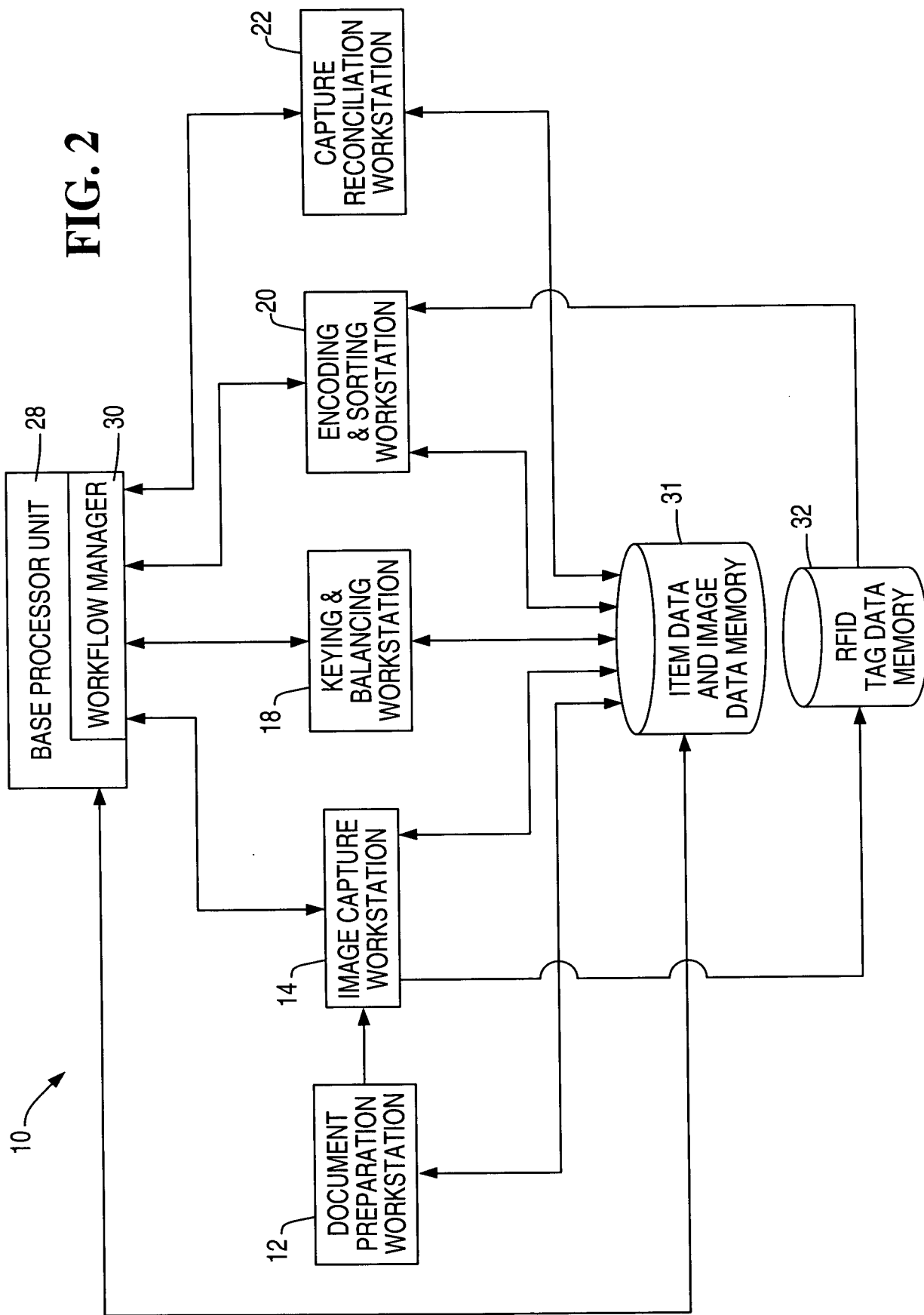


FIG. 2

14

FIG. 3

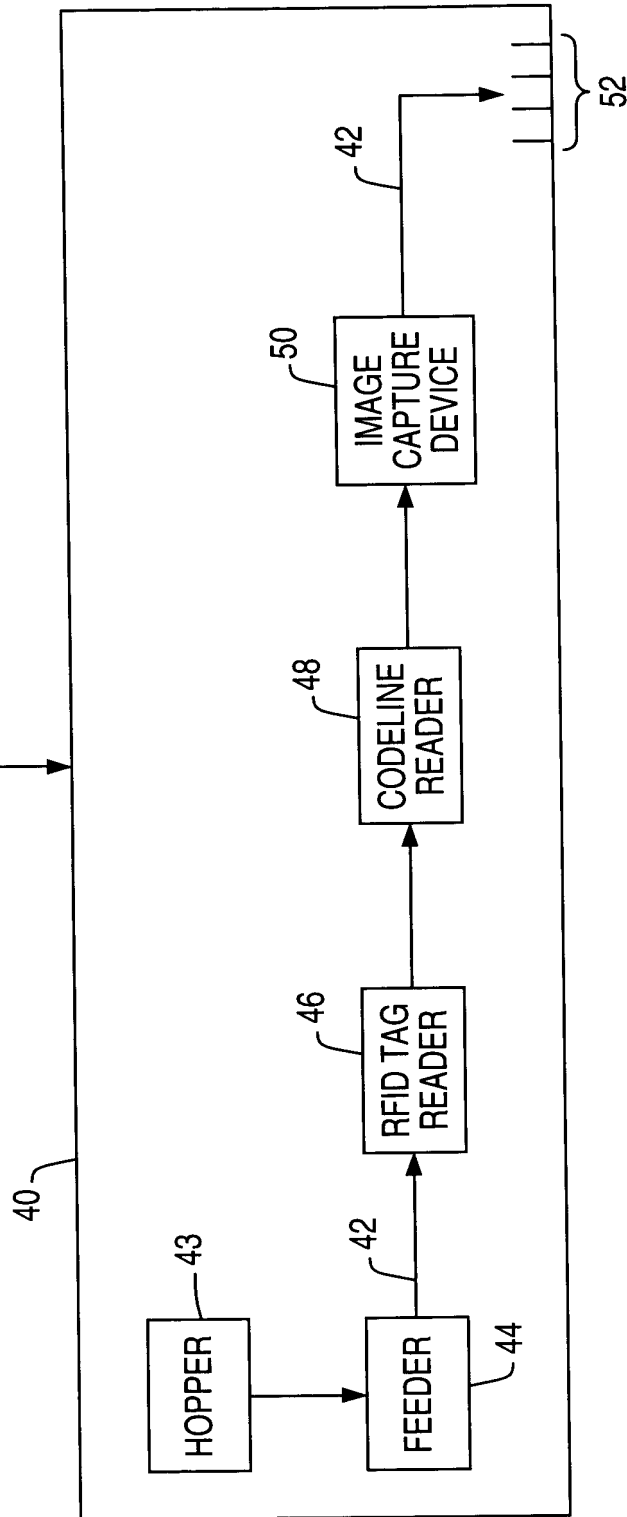
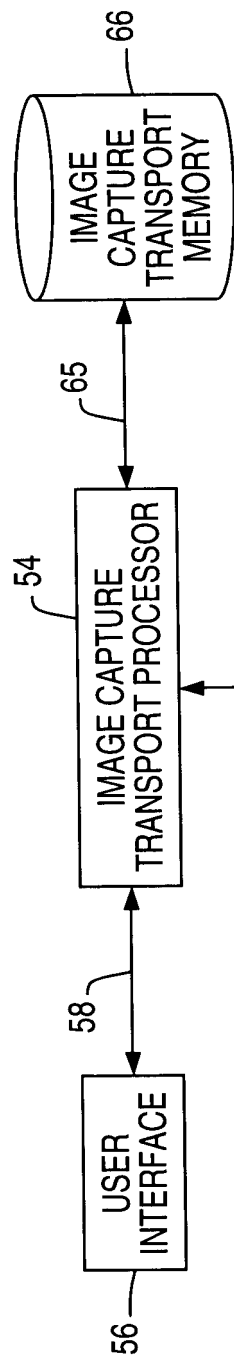
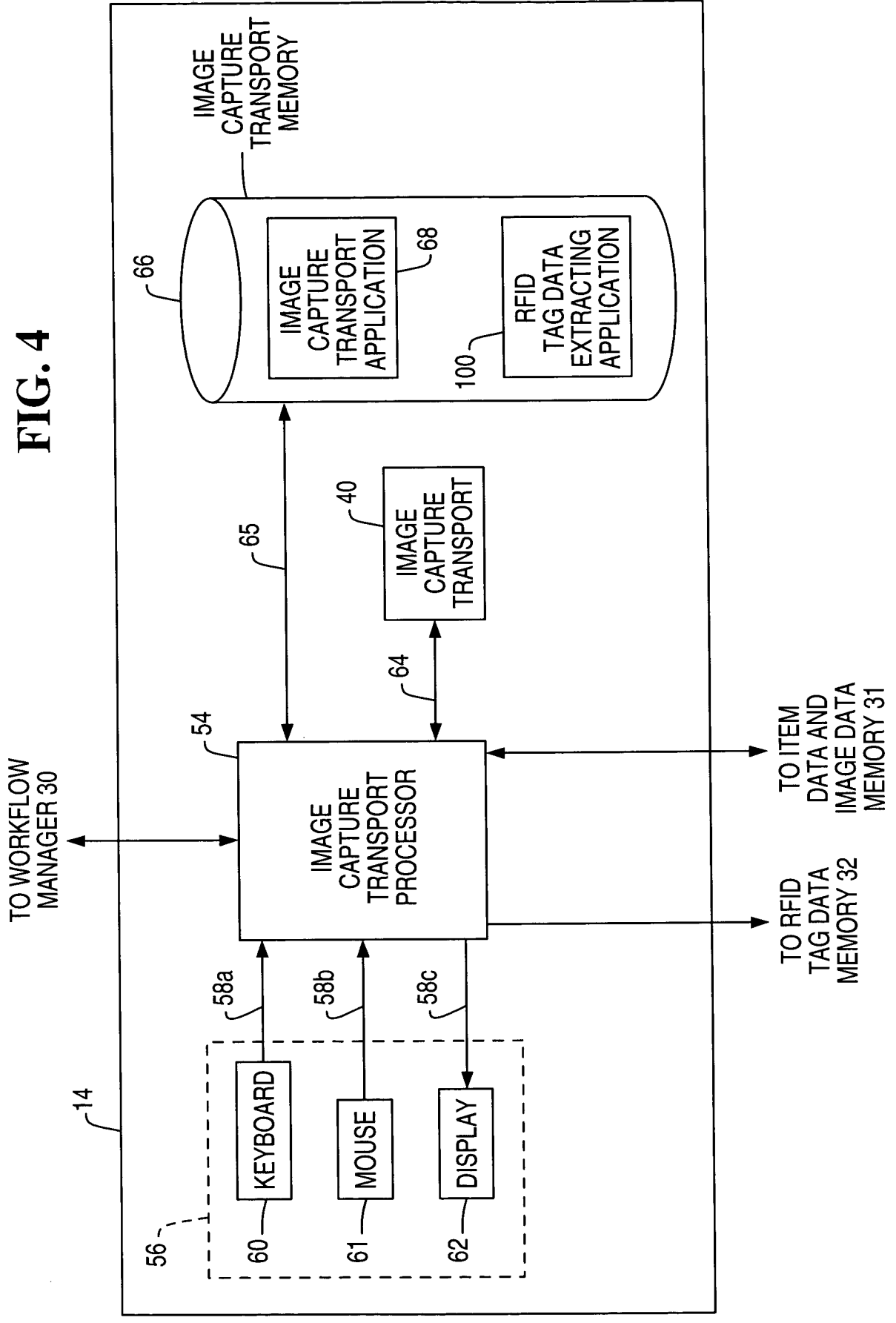


FIG. 4



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FIG. 5

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JAMES C. MORRISON 1785 SHERIDAN DR. YOUR CITY, STATE 11096		678
Date <u>April 1, 1998</u>		
Pay to the Order of <u>Bright Financial Services</u>	<u>\$ 1,000</u>	
<u>One Thousand</u>	<u> </u>	DOLLARS
<u>James C. Morrison</u>		
⑆000067894⑆ 12345678⑆		

FIG. 6

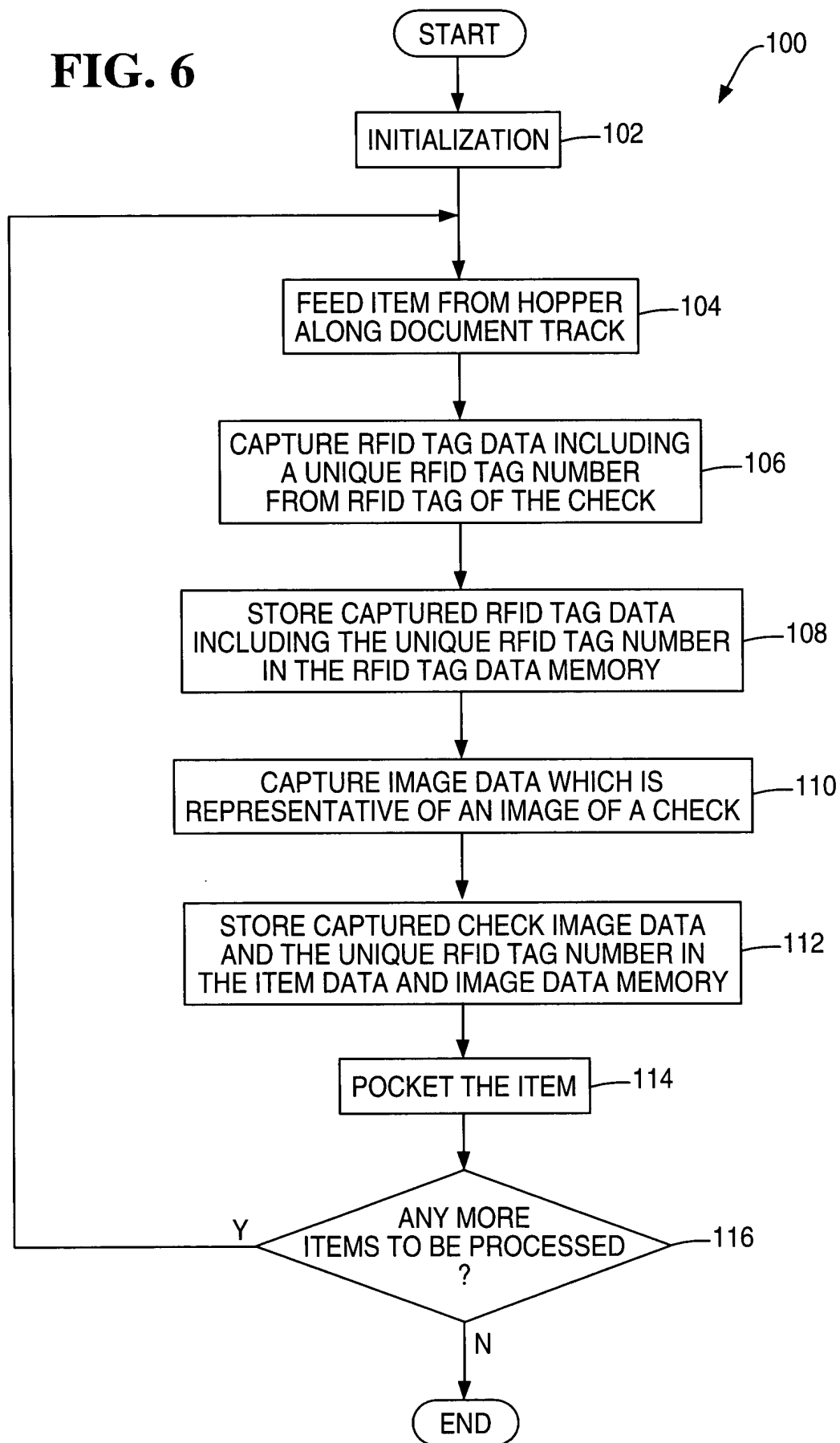


FIG. 7

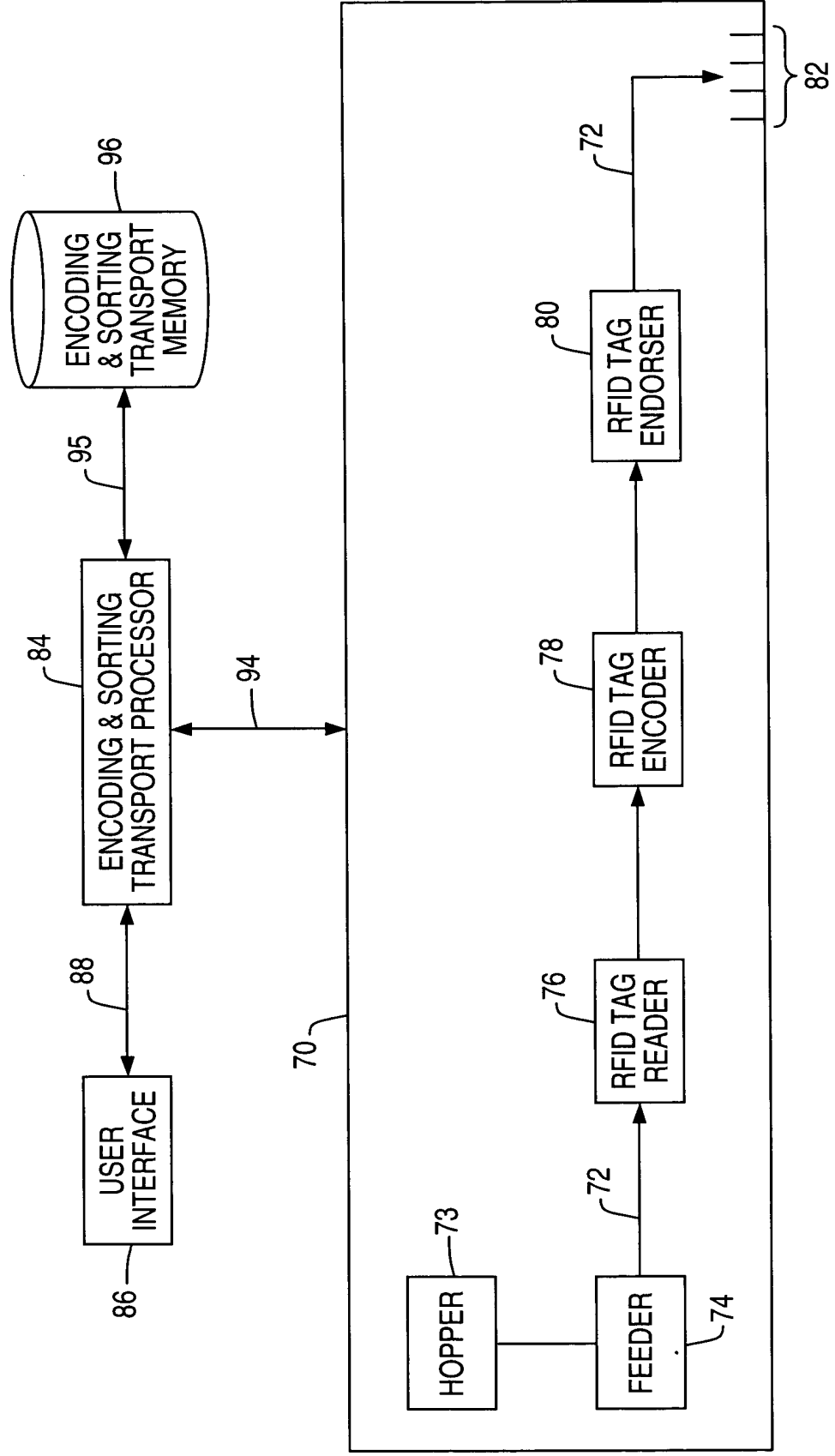


FIG. 8

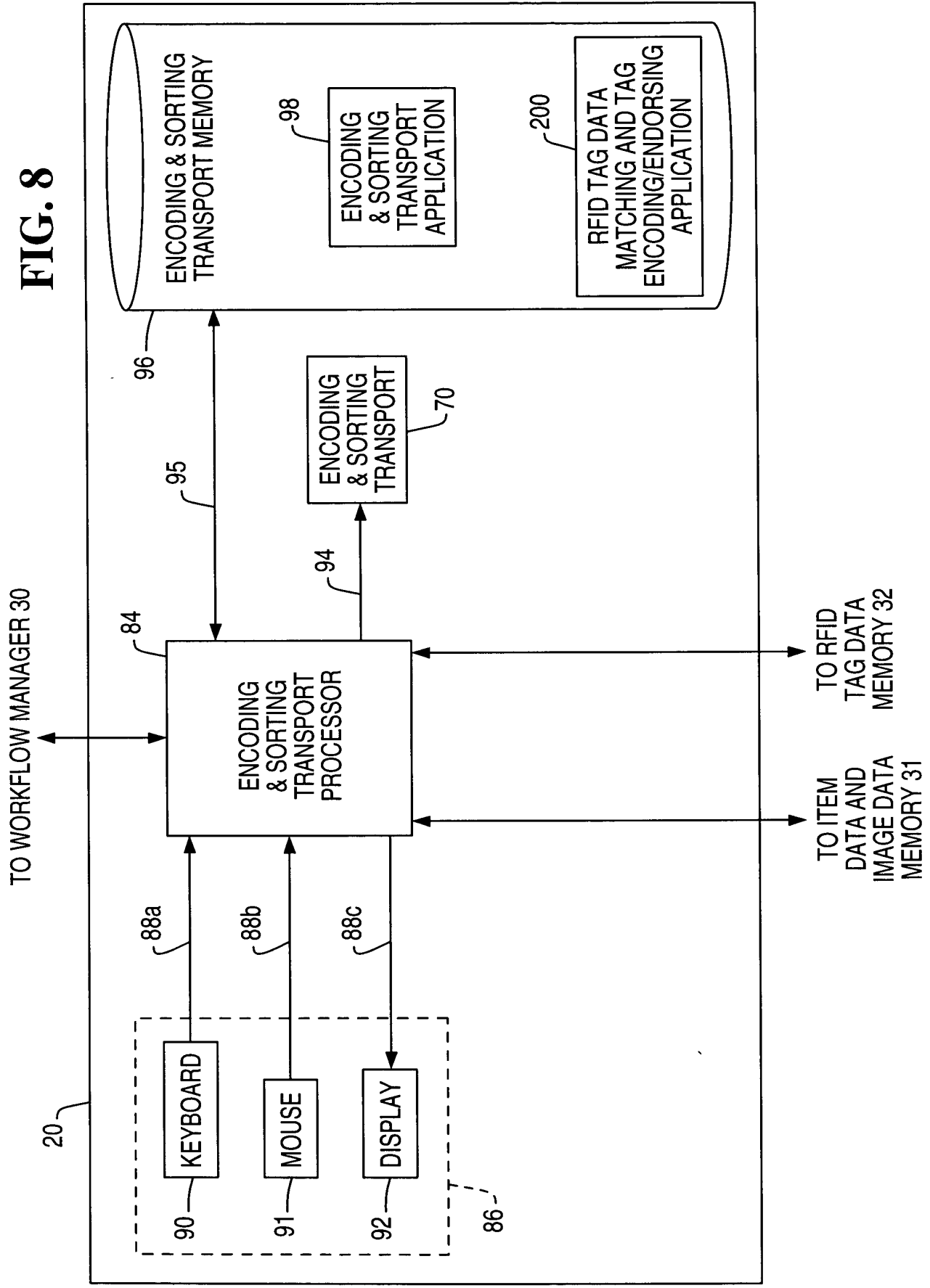


FIG. 9

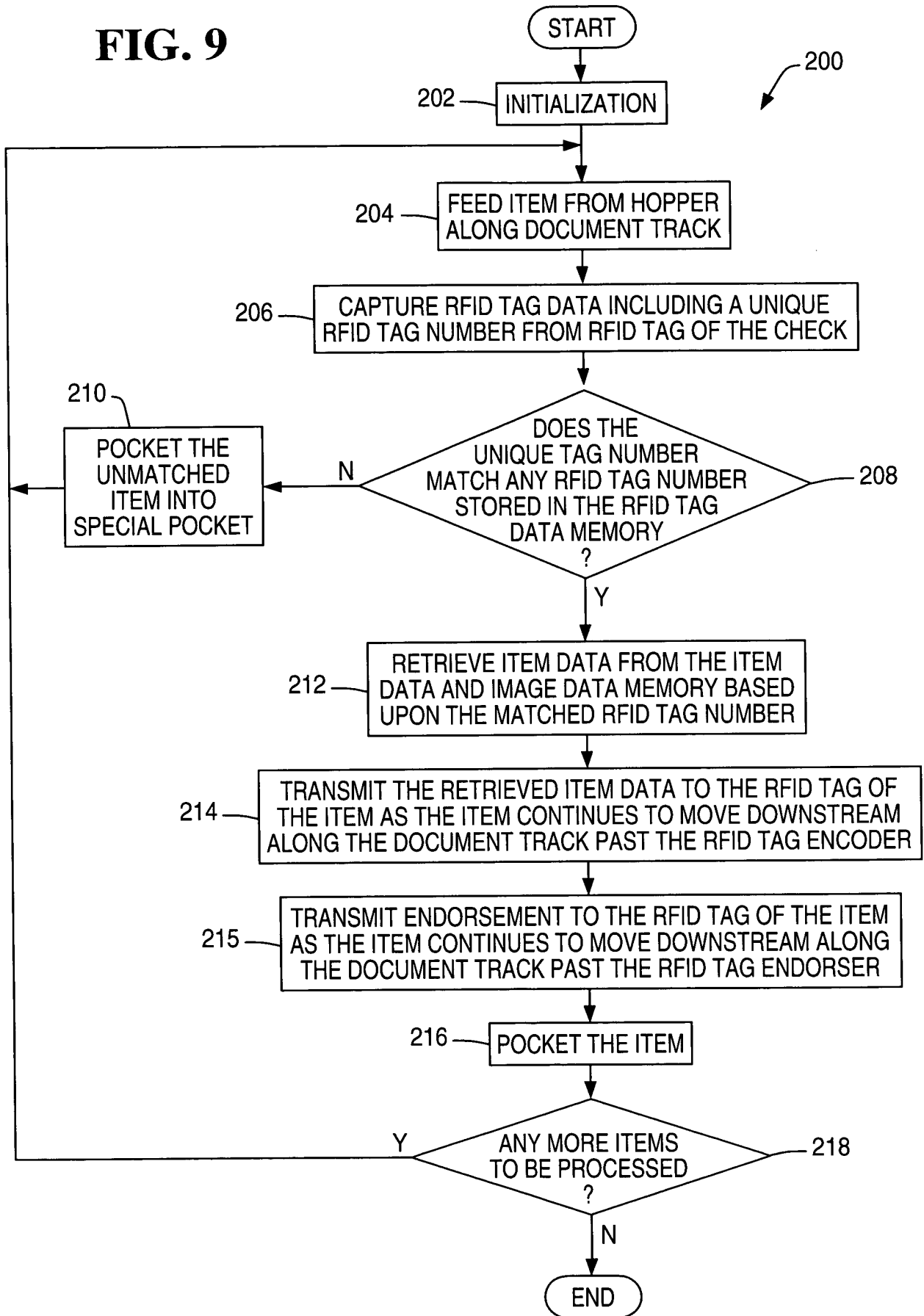


FIG. 10

BYTES		
0:	RFID TAG IDENTIFIER ID	ID
16:	AMOUNT	
32:	TRANSIT CODE	ENCODE
48:	ACCOUNT	
64:	BANK NUMBER	
80:	SERIAL NUMBER	
96:	FIELD6	
112:	FIELD7	ENDORSE
128-160	ENDORSE INFORMATION	